Case 17-23363-JAD Doc 16 Filed 12/01/17 Entered 12/02/17 00:56:10 Desc Imaged

	——————————————————————————————————————	Notice Page 1 of 4
Information to identify the case:		
Debtor 1 Debtor 2 (Spouse, if filing)	Jacqueline S Fennell	Social Security number or ITIN xxx-xx-5204
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17–23363–JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacqueline S Fennell

11/29/17

By the court: <u>Jeffery A. Deller</u>

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Jacqueline S Fennell
Debtor

District/off: 0315-2

Case No. 17-23363-JAD Chapter 7

Date Rcvd: Nov 29, 2017

CERTIFICATE OF NOTICE

Page 1 of 2

Form ID: 318 Total Noticed: 24

User: admin

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 01, 2017.
               #+Jacqueline S Fennell, 426 North Avenue,
db
                                                                  Kittanning, PA 16201-1117
                +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr
14679579
                +Bankamerica,
                                4909 Savarese Cir,
                                                         Tampa, FL 33634-2413
14679582
                +Discover Bank,
                                   502 E Market St,
                                                         Greenwood, DE 19950-9700
                +FORD CITY BOROUGH, 1000 4TH AVENUE, Ford City, PA 16226-1214
14679583
                +FORD CITY BURGUESS,
+Hyundai Capital Americ, 4000 Macartnur Biva Col.
5757 Phantom Dr Ste 225,
14679584
                                              4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
14679585
                                                                            Hazelwood, MO 63042-2429
                +Peoples Gas, P O BOX 644760, Pittsburgh, PA 15264-4760
14679586
14679593
                +Verizon Wireless, Po Box 49,
                                                     Lakeland, FL 33802-0049
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                +EDI: QJRWALSH.COM Nov 30 2017 01:03:00
                                                              James R. Walsh,
, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
tr
                  Spence, Custer, Saylor, Wolfe & Rose, LLC,
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 30 2017 00:59:12
                                                                                          Pennsylvania Dept. of Revenue,
                  Department 280946,
                                         P.O. Box 280946,
                                                              ATTN: BANKRUPTCY DIVISION,
                  Harrisburg, PA 17128-0946
14679577
                 +EDI: GMACFS.COM Nov 30 2017 01:03:00
                                                              Ally Financial,
                                                                                   200 Renaissance Ctr,
                  Detroit, MI 48243-1300
14679578
                 EDI: BANKAMER.COM Nov 30 2017 01:03:00
                                                                 Bankamerica,
                                                                                 Po Box 982238,
                                                                                                    El Paso, TX 79998
                +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 30 2017 00:59:35
14679580
                Bayview Financial Loan, 4425 Ponce +EDI: CHASE.COM Nov 30 2017 01:03:00
                                              4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
                                                             Chase Card,
14679581
                                                                            Po Box 15298,
                                                                                             Wilmington, DE 19850-5298
                +EDI: PRA.COM Nov 30 2017 01:03:00
                                                           PRA Receivables Management, LLC,
14680118
                                                                                                 PO Box 41021,
                  Norfolk, VA 23541-1021
14679587
                +EDI: SEARS.COM Nov 30 2017 01:03:00
                                                             Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
                +E-mail/Text: jennifer.chacon@spservicing.com Nov 30 2017 00:59:49
                                                                                              Select Portfolio Svcin,
14679588
                  Po Box 65250, Salt Lake City, UT 84165-0250
14679589
                +EDI: RMSC.COM Nov 30 2017 01:03:00
                                                            Syncb/amazon,
                                                                            Po Box 965015,
                                                                                               Orlando, FL 32896-5015
                                                            Syncb/dks, Po Box 965005, Orlando, FL 32896-5005
Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
                +EDI: RMSC.COM Nov 30 2017 01:03:00
14679590
14679591
                +EDI: RMSC.COM Nov 30 2017 01:03:00
                                                            Syncb/jcp,
                +EDI: RMSC.COM Nov 30 2017 01:03:00
14679592
                                                            Syncb/walmart Dc,
                                                                                 Po Box 965024,
                Orlando, FL 32896-5024
+E-mail/Text: bankruptcy@firstenergycorp.com Nov 30 2017 00:59:25
14679594
                                                                                             WEST PENN POWER.
                  P O BOX 3687, Akron, OH 44309-3687
14679595
                 +E-mail/Text: WFB.Bankruptcy@cabelas.com Nov 30 2017 00:59:48
                                                                                         Worlds Foremost Bank,
                   4800 Nw 1st Street, Lincoln, NE 68521-4463
                                                                                                      TOTAL: 15
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 BAYVIEW LOAN SERVICING, LLC
cr
cr*
                +PRA Receivables Management, LLC,
                                                       PO Box 41021, Norfolk, VA 23541-1021
                                                                                                     TOTALS: 1, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2017 Signature: /s/Joseph Speetjens

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District/off: 0315-2 User: admin Page 2 of 2 Date Rcvd: Nov 29, 2017

Form ID: 318 Total Noticed: 24

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmllawgroup.com James R. Walsh jwalsh@spencecuster.com,

trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;skosis@spencecuster.com;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com;gbivens@spencecuster.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Richard L Ames on behalf of Debtor Jacqueline S Fennell rlames@gmail.com, r65159@notify.bestcase.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 5